Fig. 1

Fig. 1 is an example of a customer with $10,000 in debt to illustrate how my program works. Numbers shown are interchangeable as to reflect each situation.

A. Represents program example whereby new payment of $170 per month with $10,000 owed in a new consolidation loan with this program.

B. Represents example of new loan at ten percent annual percent rate which is interchangeable relative to circumstances.

C. Represents descending line, the loan, as referenced by A. and B. above.

D. Represents savings generated from consolidation loan from A. and B. above which will be captured in this program to be directed toward investing used as collateral and to accelerate the debt elimination process. $100/Mo five years is one hundred dollars invested monthly for five years.

E. Represents ascending line for investments to grow.

F. Represents investments as referred by D. and E. above. 8% ROR is an eight percent Rate of Return assumed in the first five years.

G. Represents time line in years. Begins with zero, five in the center and year 10.

H. Represents amount of loan payments made after five years Pd $10,200 is $170 per month for sixty months.

I. Represents amount of investment payments made after five years with an 8% annual growth rate compounded monthly factored in. In this example, $100/month at 8% grows to $7347.

J. Represents the sum of loan and investments added together after five years. In this example, $10,200 plus $7347 Grows to a combined total of roughly $17,500.

K. Represents amount of captured dollars per month now directed to investing solely of $170 plus $100 per month is now $270 per month after loan is paid off which now grows to $19,838 assuming a 10% rate of return in as referred to in L.

L. Represents 10% average annual Rate of Return to grow customers money.

M. Represents intended consequence of zero debt after five years and no more carrying forward to year 10.

Fig 2.

Fig. 2 illustrates my proposed method in a flow cycle in animated pictures.

A. Represents person looking for answers with a flashlight looking upward holding $10,000 in CC's (credit cards) debt.

B. Represents direction to find answers moving to Debt To Savings Co.

C. Represents Debt To Savings Program and me, Bill Hurley.

D. Represents C. in image at my computer.

E. Represents Debt To Savings Program being directed to industry with links forthcoming in J., G. and H.

F. Represents a factory as an image for industry and linkage forthcoming in J., G. and H.

G. Represents linkage formed between new loan and industry and the interchangeability in order to establish securitization and acceleration.

H. Represents interchangeability between loan and investments.

I. Represents new clients money being directed to new loan for consolidation.

J. Represents linkage between stocks and money market mutual funds shown in F.

K. Represents bank where new loan will be serviced in order to consolidate old expensive loans and credit card debt.

L. Represents direction of the results from D. through K. heading toward service outlet.

M. Represents a compilation of L. and N. and maintenance operations tracking progress, statement generation, tax ramifications.

N. Represents computer housing for service and maintenance.

O. Represents happy customer after 10 years with $19,000 in investments and zero credit card debt.

P. Represent without (WO) Bill Hurley and Debt To Savings and the arrow heading back to A. looking for answers.